



How Victims' Information is Misused¹

Calendar Years 2002 through 2004

Credit Card Fraud

	Percentage	Percentage	Percentage
Theft Subtype	CY 2002	CY 2003	CY 2004
New Accounts	24.4%	19.3%	16.5%
Existing Account	12.2%	12.0%	11.9%
Unspecified	5.4%	1.4%	0.1%
Total	41%	32%	28%

Phone or Utilities Fraud

	Percentage	Percentage	Percentage
Theft Subtype	CY 2002	CY 2003	CY 2004
Wireless - New	10.6%	10.4%	10.0%
Telephone - New	5.2%	5.6%	5.9%
Utilities - New	3.0%	3.8%	4.2%
Unauthorized Charges to Existing Accounts	0.7%	0.6%	0.7%
Unspecified	2.2%	0.8%	0.3%
Total	20%	19%	19%

Bank Fraud²

	Percentage	Percentage	Percentage
Theft Subtype	CY 2002	CY 2003	CY 2004
Existing Accounts	8.1%	8.3%	8.5%
Electronic Fund Transfer	3.1%	4.8%	6.6%
New Accounts	3.7%	3.8%	3.6%
Unspecified	2.0%	0.5%	0.1%
Total	16%	17%	18%

Employment-Related Fraud

	Percentage	Percentage	Percentage
Theft Subtype	CY 2002	CY 2003	CY 2004
Employment-Related Fraud	9%	11%	13%

Loan Fraud

	Percentage	Percentage	Percentage
Theft Subtype	CY 2002	CY 2003	CY 2004
Business / Personal / Student Loan	2.7%	2.3%	2.6%
Auto Loan / Lease	2.1%	2.0%	1.9%
Real Estate Loan	0.9%	1.0%	1.2%
Unspecified	0.5%	0.3%	0.2%
Total	6%	5%	5%

Other Identity Theft

	Percentage	Percentage	Percentage
Theft Subtype	CY 2002	CY 2003	CY 2004
Other	9.1%	11.6%	14.3%
Illegal / Criminal	2.0%	2.1%	2.4%
Internet / E-mail	1.4%	1.6%	1.8%
Medical	1.7%	1.8%	1.8%
Apartment / House Rented	1.0%	0.9%	0.9%
Insurance ³	—	0.3%	0.4%
Property Rental Fraud ³	—	0.2%	0.3%
Bankruptcy	0.4%	0.3%	0.3%
Child Support ³	—	0.2%	0.3%
Magazines ³	—	0.1%	0.2%
Securities / Other Investments	0.2%	0.2%	0.1%
Total	15%	19%	22%

Attempted Identity Theft

	Percentage	Percentage	Percentage
Theft Subtype	CY 2002	CY 2003	CY 2004
Attempted Identity Theft	8%	8%	6%

Government Documents or Benefits Fraud

	Percentage	Percentage	Percentage
Theft Subtype	CY 2002	CY 2003	CY 2004
Fraudulent Tax Return	1.9%	3.7%	3.8%
Driver's License Issued / Forged	3.0%	2.3%	2.2%
Government Benefits Applied / Received	0.8%	1.3%	1.4%
Other Government Docs Issued / Forged	0.3%	0.4%	0.7%
Social Security Card Issued / Forged	1.7%	0.4%	0.5%
Unspecified	0.1%	<0.1%	<0.1%
Total	7%	8%	8%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY 2002 = 161,896; CY 2003 = 215,093; CY 2004 = 246,570. Note that percentages total to more than 100 in each year because some victims reported experiencing more than one type of identity theft: 22% in CY 2002; 19% in CY 2003; and 19% in CY 2004.

²Includes fraud involving checking and savings accounts and electronic fund transfers.

³Theft subtype added in CY 2003.